

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael C Boyle
Debtor

Case No. 18-04529-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 24, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2024:

Recip ID	Recipient Name and Address
db	+ Michael C Boyle, 1778 Newton Ransom Blvd., Clarks Summit, PA 18411-9677
cr	Wilmington Savings Fund Society, FSB not individua, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
5123774	BSI Financial Services, PO Box 679002, Dallas, TX 75267-9002
5123773	+ Berkheimer, PO Box 25148, Lehigh Valley, PA 18002-5148
5123775	Capital One Bank, c/o Weltman, Weinberg & Reis, 1400 Koppers Bldg, 436 Seventh Ave., Pittsburgh, PA 15219
5123782	+ Midland Funding, LLC, c/o Mann Bracken, LLP, 4660 Trindle Road, Ste. 300, Camp Hill, PA 17011-5610
5123785	#+ Receivables Performance, 20816 44th Ave West, Lynnwood, WA 98036-7744
5463589	Wilmington Savings Fund Society, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
5463590	+ Wilmington Savings Fund Society, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609, Wilmington Savings Fund Society Fay Servicing, LLC 75381-4609
5222467	Wilmington Savings Fund Society dba Christiana Tru, PO Box 814609, Dallas, TX 75381-4609
5222468	Wilmington Savings Fund Society dba Christiana Tru, PO Box 814609, Dallas, TX 75381-4609, Wilmington Savings Fund Society dba Chri, PO Box 814609 Dallas, TX 75381-4609
5459852	Wilmington Savings Fund Society, FSB et al, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
5459853	+ Wilmington Savings Fund Society, FSB et al, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609 Wilmington Savings Fund Society, FSB et 75381-4609

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ebnnotifications@creditacceptance.com	Jan 24 2024 19:28:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
5146940	+ Email/Text: bankruptcy@bsifinancial.com	Jan 24 2024 19:29:00	BSI Financial Services, 1425 Greenway Drive, #400, Irving, TX 75038-2480
5123777	Email/Text: ebnnotifications@creditacceptance.com	Jan 24 2024 19:28:00	Credit Acceptance Corporation, 25505 W 12 Mile Road, Southfield, MI 48034-1846
5123776	+ EDI: SYNC	Jan 25 2024 00:18:00	Care Credit, PO Box 965036, Orlando, FL 32896-5036
5123778	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 24 2024 19:32:46	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5144057	EDI: DIRECTV.COM	Jan 25 2024 00:19:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5123779	EDI: IRS.COM	Jan 25 2024 00:19:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114-0326
5144585	Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2024 19:32:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5144584	Email/PDF: MerrickBKNotifications@Resurgent.com		

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Page 2 of 3
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		Jan 24 2024 19:32:46	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5123780	+ Email/Text: MDSBankruptcies@meddatsys.com	Jan 24 2024 19:28:00	Medical Data Systems, 2001 9th Avenue, Ste. 312, Vero Beach, FL 32960-6413
5123781	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 24 2024 19:32:46	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
5147056	EDI: AGFINANCE.COM	Jan 25 2024 00:18:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN, 47731-3251
5123784	+ EDI: AGFINANCE.COM	Jan 25 2024 00:18:00	OneMain, PO Box 1010, Evansville, IN 47706-1010
5144046	EDI: PRA.COM	Jan 25 2024 00:19:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5124586	+ EDI: PRA.COM	Jan 25 2024 00:19:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5123786	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 24 2024 19:29:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
5144378	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 24 2024 19:28:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5123787	+ EDI: VERIZONCOMB.COM	Jan 25 2024 00:18:00	Verizon, 500 Technology Drive, Ste. 300, Saint Charles, MO 63304-2225
5143434	EDI: AIS.COM	Jan 25 2024 00:19:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
TOTAL: 19			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Savings Fund Society, FSB not individua
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	Wilmington Savings Fund Society dba Christiana Tru, PO Box 814609, Dallas, TX 75381-4609
5123783	##	National Bond Collection, PO Box 1381, Wilkes Barre, PA 18703-1381

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0314-5
Date Rcvd: Jan 24, 2024

User: AutoDocke
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Page 3 of 3
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Carlo Sabatini

on behalf of Debtor 1 Michael C Boyle usbkct@bankruptcypa.com
kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com;sabatin
i.carlob107053@notify-prod.bestcase.com

Jack N Zaharopoulos

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com

James Warmbrodt

on behalf of Creditor NYMT Loan Trust 2014-RP1 bkgroup@kmlawgroup.com

James Warmbrodt

on behalf of Creditor Wilmington Savings Fund Society dba Christiana Trust not individually, but solely as Trustee for NYMT
Loan Trust I bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1

Michael C Boyle

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2994

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-04529-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael C Boyle

1/24/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.